

1 1. A method comprising:
 2 receiving at a data processing system a lending criteria from each of a plurality of lenders;
 3 compiling a first set of statistics in said data processing system based on said lending criteria
 4 from each of said plurality of lenders; and
 5 outputting from said data processing system said first set of statistics to a first lender at a
 6 price that is based on a first measure of fees incurred with respect to said first lender.

1 2. The method of claim 1 wherein said price decreases as said first measure of fees increases
 2 within a given interval.

1 3. The method of claim 1 further comprising outputting from said data processing system an
 2 indicium that a portion of said first measure of fees is to be remitted to said first lender.

1 4. The method of claim 3 wherein said first measure of fees comprises fees incurred for
 2 lending through said data processing system and fees incurred for trading through said data
 3 processing system.

1 5. The method of claim 4 further comprising outputting from said data processing system an
 2 indicium that a first portion of said fees incurred for lending through said data processing system can
 3 be credited against said fees incurred for trading through said data processing system.

1 6. The method of claim 4 further comprising outputting from said data processing system an
 2 indicium that a first portion of said fees incurred for trading through said data processing system can
 3 be credited against said fees incurred for lending through said data processing system.

1 7. The method of claim 1 further comprising:
 2 receiving at said data processing system a loan solicitation from each of a plurality of loan
 3 seekers;
 4 compiling a second set of statistics in said data processing system based on said loan
 5 solicitations from each of said loan seekers; and
 6 outputting from said data processing system said second set of statistics to said first lender.

1 8. The method of claim 1 further comprising receiving at said data processing system an
 2 offer to sell at least one loan from a loan pool trader.

1 9. The method of claim 1 further comprising receiving at said data processing system an bid
 2 to buy at least one loan from a loan pool trader.

1 10. The method of claim 1 further comprising the steps of:

receiving at said data processing system an offer to sell at least one loan from a first loan pool trader; and

receiving at said data processing system an bid to buy said at least one loan from a second loan pool trader.

11. A method comprising:

receiving at a data processing system an offer to sell at least one loan from each of a plurality of loan pool traders;

compiling a first set of statistics in said data processing system based on said at least one loan from each of said plurality of loan pool traders; and

outputting from said data processing system said first set of statistics to a first loan pool trader at a price that is based on a first measure of fees incurred with respect to said first loan pool trader.

12. The method of claim 11 wherein said price decreases as said first measure of fees increases within a given interval.

13. The method of claim 11 further comprising outputting from said data processing system an indicium that a portion of said measure of fees is to be remitted to said first loan pool trader.

14. The method of claim 11 wherein said first measure of fees comprises fees incurred for lending through said data processing system and fees incurred for trading through said data processing system.

15. The method of claim 11 further comprising outputting from said data processing system an indicium that a first portion of said fees incurred for lending through said data processing system can be credited against said fees incurred for trading through said data processing system.

16. The method of claim 11 further comprising outputting from said data processing system an indicium that a first portion of said fees incurred for trading through said data processing system can be credited against said fees incurred for lending through said data processing system.

17. A method comprising:

receiving at a data processing system an offer to buy at least one loan from each of a plurality of loan pool traders;

compiling a first set of statistics in said data processing system based on said at least one loan from each of said plurality of loan pool traders; and

6 outputting from said data processing system said first set of statistics to a first loan pool
7 trader at a price that is based on a first measure of fees incurred with respect to said first loan pool
8 trader.

1 18. The method of claim 17 wherein said price decreases as said first measure of fees
2 increases within a given interval.

1 19. The method of claim 17 further comprising outputting from said data processing system
2 an indicium that a portion of said measure of fees is to be remitted to said first loan pool trader.

1 20. The method of claim 19 wherein said first measure of fees comprises fees incurred for
2 lending through said data processing system and fees incurred for trading through said data
3 processing system.

1 21. The method of claim 17 further comprising outputting from said data processing system
2 an indicium that a first portion of said fees incurred for lending through said data processing system
3 can be credited against said fees incurred for trading through said data processing system.

1 22. The method of claim 21 further comprising outputting from said data processing system
2 an indicium that a first portion of said fees incurred for trading through said data processing system
3 can be credited against said fees incurred for lending through said data processing system.

1 23. A method comprising:
2 receiving at a data processing system a lending criteria from each of a plurality of lenders;
3 compiling statistics in said data processing system based on said lending criteria from each of
4 said plurality of lenders;
5 outputting from said data processing system said statistics to a first loan pool trader; and
6 receiving at said data processing system from said first loan pool trader an offer to sell at least
7 one loan.

1 24. The method of claim 23 further comprising:
2 receiving at said data processing system a loan solicitation from an loan seeker;
3 comparing in said data processing system said loan solicitation to said lending criteria from
4 each of said plurality of lenders to identify a first lender; and
5 outputting from said data processing system an indicium of the identity of said loan seeker to
6 said lender.

1 **25.** The method of claim 23 further comprising receiving at said data processing system an
2 indicium that a fee has been incurred with respect to transactions involving said first lender.

1 **26.** The method of claim 23 further comprising the steps of:
2 receiving at said data processing system an offer to buy said at least one loan from each of a
3 plurality of loan pool traders; and
4 comparing in said data processing system said offer to sell said at least one loan to said offers
5 to buy said at least one loan to identify a second loan pool trader.

1 **27.** The method of claim 26 further comprising outputting from said data processing system
2 an indicium of said second loan pool trader to said first loan pool trader.

1 **28.** The method of claim 26 further comprising earning a fee from said first loan pool trader
2 for brokering the sale of said at least one loan to said first loan pool trader.

1 **29.** A method comprising:
2 receiving at a data processing system an offer to sell at least one loan from each of a plurality
3 of loan pool traders;
4 compiling a first set of statistics in said data processing system based on said at least one loan
5 from each of said plurality of loan pool traders;
6 outputting from said data processing system said first set of statistics to a lender; and
7 receiving at said data processing system a lending criteria from said lender.

1 **30.** The method of claim 29 wherein said lending criteria is based on said first set of
2 statistics.

1 **31.** A method comprising:
2 receiving at a data processing system a lending criteria from each of a plurality of lenders;
3 receiving at said data processing system a loan solicitation from an loan seeker;
4 comparing in said data processing system said loan solicitation to said lending criteria from
5 each of said plurality of lenders to identify a first lender; and
6 receiving at said data processing system an indicium that a fee has been incurred with respect
7 to transactions involving said first lender.

1 **32.** The method of claim 31 further comprising the steps of:
2 compiling statistics in said data processing system based on said lending criteria from each of
3 said plurality of lenders;

4 outputting from said data processing system said statistics to said first lender;
5 wherein a price is charged for outputting said statistics to said first lender that is based on said
6 measure of fees incurred with respect to transactions involving said first lender within a given
7 interval.

1 33. The method of claim 31 further comprising outputting from said data processing system
2 an indicium of a portion of said fee that is to be remitted back to said first lender;
3 wherein said portion of said fee is based on said measure of fees incurred with respect to
4 transactions involving said first lender within a given interval.

1 34. The method of claim 31 further comprising the steps of:
2 compiling statistics in said data processing system based on said lending criteria from each of
3 said plurality of lenders;
4 outputting from said data processing system said statistics to a loan pool trader; and
5 receiving at said data processing system from said loan pool trader a bid to buy at least one
6 loan, wherein said bid is based on said statistics and each loan in said at least one loan is described in
7 terms of its closing criteria.

1 35. A method comprising:
2 receiving at a data processing system a lending criteria from a lender; and
3 outputting from said data processing system an indicium that a first portion of a first measure
4 of fees incurred with respect to said lender for lending through said data processing system can be
5 credited against a second measure of fees incurred by said lender for trading at least one loan through
6 said data processing system.

1 36. The method of claim 35 further comprising outputting from said data processing system
2 an indicium that a second portion of said second measure of fees can be credited against said first
3 measure of fees.

1 37. A method comprising:
2 receiving at a data processing system an offer to sell at least one loan from a loan pool trader;
3 and
4 outputting from said data processing system an indicium that a first portion of a first measure
5 of fees incurred with respect to said loan pool trader for trading loans through said data processing
6 system can be credited against a second measure of fees incurred by said loan pool trader for lending
7 through said data processing system.

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